

B 10S2 (Supplement 2) (12/11)

UNITED STATES BANKRUPTCY COURT

Western District of Tennessee



In re Tavares Sental Williams
Debtor

Case No. 16-29448

Chapter 13

Notice of Postpetition Mortgage Fees, Expenses, and Charges

If you hold a claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any postpetition fees, expenses, and charges that you assert are recoverable against the debtor or against the debtor's principal residence. File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, et al.

Court claim no. (if known): 1-1

Last four digits of any number you use to identify the debtor's account:

6 0 7 3

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?



No



Yes. Date of the last notice: _____

mm/dd/yyyy

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates Incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	<u>09/04/2020</u>	(9) \$ <u>1,208.00</u>
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: _____	_____	(11) \$ _____
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Edward D. Russell
Signature

Date 11/10/2020
mm/dd/yyyy

Print: Edward D. Russell
First Name Middle Name Last Name

Title authorized agent

Company The SR Law Group

Address PO Box 128
Number Street
Mt Juliet TN 37121
City State ZIP Code

Contact phone (615) 559-3190

Email erussell@thesrlawgroup.com



P O BOX 691690
SAN ANTONIO, TX 78269-1690

September 8, 2020

Property Address:
1538 GOWAN DR
MEMPHIS, TN 38127

Coverage Type: FIRE
Loan Number: XXXXXXXXXXXXXXX26073

Mortgagee-Payee Clause:
BSI FINANCIAL SERVICES
ISAOA/ATIMA
P O BOX 691690
SAN ANTONIO, TX 78269-1690

ESTATE OF GENEVA B JONES
4417 FIG LEAF CIR APT 3
MEMPHIS, TN 38109

Dear Estate Of Geneva B Jones:

This is your final notice that our records show that your insurance policy expired and we do not have evidence that you have obtained new coverage. **Because insurance is required on your property, we bought insurance for your property.** You must pay us for any period during which the insurance we bought is in effect, but you do not have insurance.

You should immediately provide us with your insurance information. Please ask your agent to provide the documentation by one of the convenient methods listed below. Please ensure that the documentation references your loan number and that the Mortgagee-Payee Clause reads as listed above.

The insurance we bought:

- **Costs \$1,208.00 annually, which may be significantly more expensive than the insurance you can buy yourself.**
- **May not provide as much coverage as an insurance policy you buy yourself.**

If you have any questions, please contact us at (833) 403-2932, Monday through Friday, 7:00 AM to 7:00 PM Central Time.

Sincerely,

Insurance Department

A small, handwritten signature in black ink, appearing to be 'J. Jones'.

(Please see the attached for additional information regarding this request)

Page 2
Estate Of Geneva B Jones
XXXXXXXXXXXX26073

IMPORTANT INFORMATION REGARDING REQUIRED INSURANCE

If you have already purchased insurance, or if you reside in a condominium or townhouse and are insured under a master insurance policy issued to your Homeowners Association, please provide us with a copy of your current policy. Please ensure the insurance policy you provide includes:

- Full property address matching what is shown on the prior page
- Minimum coverage amount of \$142,100
- Coverage period with an effective date of 07/05/20
- Mortgagee-Payee Clause matching what is shown on the prior page
- Named insured
- Deductible amounts

The insurance we purchased will remain in effect until you provide us with other acceptable coverage. The policy will not provide coverage for liability, contents of the structure or for personal property, earthquake or flood. The amount of coverage may not be sufficient to fully rebuild or replace your structure in the event of a loss. The cost of this policy has been charged to you and you are responsible to pay for such amounts. You may obtain a refund for any unearned portion of these charges if you send us satisfactory proof that you have purchased your own insurance.

PLEASE TAKE IMMEDIATE ACTION BY PROVIDING EVIDENCE OF YOUR INSURANCE IN ONE OF THE CONVENIENT METHODS LISTED BELOW.

**ONLINE: www.imcovered.com/bsi
AND BY ENTERING YOUR UNIQUE IDENTIFIER**

EMAIL THE DECLARATION PAGE AS AN ATTACHMENT TO:
bsi@imcovered.com

FAX POLICY DECLARATION PAGE TO:
(888) 732-6325

MAIL POLICY DECLARATION TO:
BSI Financial Services
P O Box 691690
San Antonio, TX 78269-1690

Estate Of Geneva B Jones
XXXXXXXXXXXX26073

Licensed as Servis One, Inc. dba BSI Financial Services BSI Financial Services NMLS # 38078

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Credit Insurance Division
 1949 East Sunshine St.
 Springfield, MO 65899-0001

**MORTGAGOR'S NOTICE OF INSURANCE
 (EVIDENCE OF INSURANCE COVERAGE PLACED)**

Borrower/Mortgagor Name: ESTATE OF GENEVA B JONES
Mailing Address: 4417 FIG LEAF CIR APT 3
 MEMPHIS, TN 38109

Date: 09/04/20
Master Policy Number: HZ010020

Insured Property Address: 1538 GOWAN DR
 MEMPHIS, TN 38127

Certificate Number: AMJ0058688

Effective Date: 07/05/20

Named Insured/Mortgagee: BSI FINANCIAL SERVICES
Mailing Address: 1425 GREENWAY DRIVE, STE 400
 IRVING, TX 75038

Expiration Date: 07/05/21
 12:01 A.M. Local Standard Time
 at the address of the Insured Property

Loan Number: XXXXXXXXXXXXXXX26073

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of our liability against each such coverage shall be as stated herein, subject to all the terms of this **Notice of Insurance** having referenced thereto.

COVERAGE TYPE	LIMIT OF LIABILITY (AMOUNT OF INSURANCE)	DEDUCTIBLE (IF ANY)	RATE	PREMIUM
FIRE	\$142,100			\$1,208.00
		\$1,000		
Wind/Hail/Hurricane Deductible	N/A	\$2,842	N/A	N/A
TOTAL PREMIUM:				\$1,208.00

Your lender/mortgagee has ordered insurance on the above listed property in the amount and premium indicated above. This insurance may not sufficiently protect your interest in the property and covers only loss to the insured structure. Coverage is limited to perils insured under our agreement with your lender and is subject to all limitations and exclusions set forth herein. Coverage is not afforded for building code upgrades unless added by endorsement and an additional premium is paid.

This **Notice of Insurance** is for information purposes only.
 It neither amends, nor extends or alters the coverage afforded under the agreement it describes.
 Coverage as described herein is excess over any other valid and collectible insurance.

Please contact your lender if you have any questions about the placement of this coverage.

CERTIFICATE OF SERVICE

I hereby certify that on November 10, 2020, a true and correct copy of the Notice of Postpetition Mortgage fees, Expenses, and Charges was served by U.S. Mail, postage prepaid to the Debtor, Tavares Sental Williams, 1538 Gowan Drive, Memphis, TN 38127; and by electronic means as follows: counsel for the Debtor, S. Jonathan Garrett, 2670 Union Avenue Extended, Suite 1200, Memphis, TN 38112-4424; Sylvia F. Brown, 200 Jefferson Ave., Suite #1113, Memphis, TN 38103 and electronically to those identified on the CM/ECF system for this case.

By: /s/Edward D. Russell
Edward D. Russell

NOTICE TO DEBITOR

NOTICE TO DEBITOR: This notice is being sent to you because you have an account with the following information: Name: [Name], Address: [Address], City: [City], State: [State], Zip: [Zip]. The account is in the name of [Name] and is currently delinquent. Please contact the creditor at [Phone Number] or [Email Address] to arrange for payment. Failure to pay this debt may result in legal action being taken against you.

By: [Signature]
[Name]
[Title]